

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT )  
PETITIONER )

VS. )

YOLANDA DANIEL )  
RESPONDENT )  
NPN 17709541 )

A.I.D. NO. 2019- 68

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ORDER

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On this day, the matter of the producer's license of Yolanda Daniel ("Respondent") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on August 14, 2019, in the First Floor Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated August 7, 2019. The hearing was held before Russ Galbraith ("Hearing Officer") pursuant to his appointment by the Commissioner in accordance with Ark. Code Ann. § 23-61-103(e)(1). The Department was represented by Gray Allen Turner, Associate Counsel. The Respondent appeared by telephone.

FINDINGS OF FACT

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101, *et seq.*
2. Respondent is a resident of Florida.
3. Respondent holds an Arkansas non-resident producer license, NPN 17709541.

4. Respondent was sent notice of hearing by regular and certified mail to her last known address provided to the Department.

5. On February 3, 2018, Respondent, who holds an active Florida health line of authority license, applied for a Florida life line of authority license. Her license application was denied on April 11, 2018.

6. Respondent failed to inform the Department that she had been denied by Florida a license for a life insurance line of authority.

7. On September 19, 2019, Respondent was fined \$250 by the Louisiana Department of Insurance for failure to disclose that her Florida life line of authority had been denied.

### CONCLUSIONS OF LAW

1. Ark. Code Ann. § 23-64-512(a)(6) authorizes the Department to revoke an insurance producer's license for being convicted of a felony. Respondent's actions were a violation of Ark. Code Ann. § 23-64-512(a)(6).

2. Ark. Code Ann. § 23-64-512(a) authorizes the Department to issue a fine, revoke or suspend a license, or place a licensee on probation for violating the rules of another state's insurance department. Respondent violated § 23-64-512(a) by being found to have violated the licensing rules of the state of Louisiana Department of Insurance.

3. Ark. Code Ann. § 23-64-512(a) authorizes the Department to issue a

fine, revoke or suspend a license, or place a licensee on probation for having a license denied, suspended, or revoked by another state's insurance department. Respondent violated § 23-64-512(a) by being denied a life line of authority by the Florida Department of Insurance.

### RECOMMENDATION OF HEARING OFFICER

WHEREFORE, upon consideration of the evidence of record and the foregoing Findings of Fact and Conclusions of Law, the Hearing officer recommends the following:

1. That the licensee be fined \$250.00.
2. That AID Order 2019-51, suspending the Respondent's Arkansas non-resident license be set aside and her license be reinstated.



Russ Galbraith  
Hearing Officer

### CERTIFICATION

I, Allen Kerr, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendation of the Hearing Officer were made by and under my authority and supervision by Russ Galbraith, Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law and Recommendation in full, as set forth herein.

THEREFORE, it is hereby ORDERED that Yolanda Daniel, NPN 17709541, pay an administrative penalty in the amount of \$250.00 within 90 days of this order being entered. AID Order 2019-51, suspending the Respondent's non-resident license, issued on, July 16, 2019, is hereby set aside and her non-resident license is reinstated.

IT IS SO ORDERED THIS 30<sup>th</sup> DAY OF Sept, 2019.



ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS